



## Division of Insurance

Contact the Division of Insurance: 303-894-7490 / 1-800-930-3745 / [dora\\_ins\\_website@state.co.us](mailto:dora_ins_website@state.co.us)

### After a Wildfire – Consumer Tips on Claims, Public Adjusters and Contractors

#### The Colorado Division of Insurance – A Resource for Consumers

- The Division of Insurance (DOI) works with consumers to answer questions, help them understand their insurance, investigate complaints, and ensure consumers receive the benefits for which they have paid.
- While the DOI can answer your questions and investigate your complaints, it cannot get you benefits or money not included in a homeowner's insurance policy.
- Filing a complaint – You may always contact the DOI with questions or concerns, but formal complaints must be written. Begin the complaint process at [www.dora.colorado.gov/insurancecomplaints](http://www.dora.colorado.gov/insurancecomplaints).

#### Claims Process

- Contact your insurance company as soon as possible. Be patient, but persistent. Remember, others will be contacting agents and insurance companies at the same time.
- Have your policy number ready, if available. This will help the claims process move more smoothly.
- Take notes. Make note of decisions, questions and individual contacts, when and how you communicate (e-mail, text, phone), and who they represent. Keep copies of all estimates, bills and receipts.
- Get a copy of your policy (a certified copy, if possible). If you don't have one, ask your agent or company representative.
- Read your policy carefully. If you have questions, ask your agent, company or the DOI.
- Take photographs / videos of the damage before repairs and clean-up. Once you have documented the damage, and if it can be done safely, make repairs that will prevent further damage (covering broken windows, leaking roofs, or damaged walls). Save receipts for any temporary repair materials, such as plastic sheeting or tarps, as these are often covered by homeowner's insurance.
- Do not have *permanent* repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs, unless directed by your insurance company.
- If you cannot stay in your home due to the damage, you may have coverage for additional living expenses while repairs are being made. Ask your agent or company.
- Start an inventory of what was lost or damaged in the fire. If you already have one, and it is stored electronically or off-site, access it. If not, start by mentally going through each room. The DOI has an inventory checklist available online ([www.dora.colorado.gov/insurance](http://www.dora.colorado.gov/insurance)) and as a paper brochure to start the process. Don't forget items like linens, artwork, rugs, lamps or small-dollar items – they all add up. Note that food spoilage due to power outages is not typically covered.

#### Public Adjusters

- A public adjuster does not represent an insurance company, but works on behalf of a consumer to negotiate the insurance claim, and receives a commission based on the final claim payment (typically

around 10%). A public adjuster manages all claim details, from clean-up to rebuild, hiring reputable contractors, and handling required paperwork.

- While public adjusters can provide a valuable service, they are not required. Don't be pressured into signing a contract.
- Historically, public adjusters have been used when claims involved commercial properties. For residences, public adjusters are often used when claims involve higher value homes, when claims are more complex (multiple buildings, homes, owners, etc.), or when such claims involve significant amounts of damage, for example a total loss, rather than a partial loss. While each situation is different, if your claim doesn't fit these scenarios, you may not need a public adjuster to handle it.
- Contact the DOI to verify that a public adjuster is licensed – 303.894.7499 / 1.800.930.3745.
- Meet with more than one public adjuster and allow yourself time to check references. Use the internet – Google, local blogs, the Better Business Bureau – for research.
- Find out where the public adjuster lives permanently. It's usually easier to check references for local adjusters.
- Read any contract carefully. DO NOT SIGN without understanding and agreeing to its terms, including any costs, deposits, percentage of claim, penalties and timing of the contract.
- If you do contract with a public adjuster, immediately give your insurance company the name of the adjuster. From that time on, the insurance company will work with the public adjuster instead of directly with you.

#### **Hiring Contractors (restoration, demolition, removal, etc.)**

- You have choices in the contractors you use. Neither the insurance company nor a public adjuster can require the use of specific contractors.
- Talk to more than one contractor and allow time to check local references. Get multiple estimates / bids. Don't be pressured into signing a contract.
- Use resident (versus out-of-state) contractors when possible, making it easier to check references.
- Conduct research - Google, local blogs, the Better Business Bureau - to find out about any complaints against individuals or companies or you are considering.
- While the DOI does not regulate contractors, many cities or counties require them to be licensed in that city or county. Check with your local authorities.
- Read any contract carefully. DO NOT SIGN without understanding and agreeing to its terms, including any costs, deposits, percentage of claim, penalties and timing of the contract.

#### **Partial Damage of Your Home**

- Partial damage may not be as obvious, and may come to light weeks or months later.
- Because it is not as obvious, the responsibility of demonstrating the damage falls to the homeowner. This may involve taking photos or videos or hiring experts to evaluate the damage, such as structural engineers, environmental hygienists, or HVAC (heating, ventilation, air conditioning) specialists.

*The [Colorado Division of Insurance](#) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.*

*The [Department of Regulatory Agencies \(DORA\)](#) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.*

**Consumer Protection is Our Mission.**